



UTAH ASSOCIATION
OF COUNTIES
INSURANCE MUTUAL

UAC INSURANCE MUTUAL MINUTES, BOARD OF DIRECTORS MEETING

August 12, 1993, 12:30 p.m.
UAC Offices, S.L.C., Utah

- Members Present:** Gary Herbert, Utah County Commissioner
Gerald Hess, Davis County Deputy Attorney
Max Adams, Uintah County Commissioner
Ken Brown, Rich County Commissioner
- Members Absent** Dixie Thompson, Emery County Commissioner
Dennis Ewing, Tooele County Clerk
Sid Groll, Cache County Sheriff
Gary Sullivan, Beaver County Commissioner
Ty Lewis, San Juan County Commissioner
- Others Present:** Brent Gardner, UACIM Administrator
Jess Hurtado, AIM Vice President
Harry Bowes, UACIM Consultant
Dave Nelson, UACIM Loss Control Manager
Doug Alexander, AIM Branch Manager
Kent Sundberg, Utah County Deputy Attorney
Keri Chappell, AIM Technical Assistant
Sonya White, UACIM Secretary

Gary Herbert excused Dixie Thompson from today's meeting.

Only four members of the Board of Directors were present at the meeting. The Bylaws read, "Five Trustees shall constitute a quorum to do business. All actions of the Board shall require a quorum and a majority vote of the Trustees present." Dennis Ewing, was contacted by conference call to participate in the voting of motions made.

Gary Herbert called the meeting to order at 12:30 p.m.

Two additional agenda items were added. Item 15, Medical Insurance for Inmates and Item 16, Officers and Directors Report.

Minutes

The minutes for the UACIM Board of Directors meeting, held at the Excelsior Hotel in Provo on June 11, were reviewed. Max Adams made a motion to correct agenda item seven Litigation Committee Report (see attachment #1). Ken Brown seconded the motion and the motion passed unanimously.

Rating Committee Report

Gary Herbert reported that the UACIM Rating Committee met today to review a number of different formulas and scenarios to see if it was possible to rate the member counties premiums fair and equitably. In completing the review, the committee made a motion to recommend to the UACIM Board of Directors to increase the member counties premium's 5%, in order to keep our commitments with the Insurance Commission, since there is not enough loss experience data to use a true rating formula at this time. Ken Brown made a motion to postpone using the rating formula and accept the 5% rate increase recommended by the rating committee. Max Adams seconded the motion. The motion passed unanimously.

Annual Bidding of Insurance

Kent Sundberg reported that an issue is raised regarding statute 63-30-32, governmental entities are required to bid the purchase or renewal of insurance on an annual basis. Another statute, 63-30-28, allows the purchase of insurance or allows self-insurance by governmental entities in the establishment of a pool. The Litigation Management Committee (LMC) recommends: 1) that if any county in the mutual is sued on this basis, failure to annually bid their insurance premiums, that the mutual intervene and help defend a lawsuit and 2) that UACIM approach the legislature to clarify this problem and possible amend 63-30-32 to exempt governmental entities that are part of insurance mutuals or pools. Brent Gardner has notified UAC attorney, Bill Peters, who is pursuing these recommendations. Jess Hurtado noted that 63-56-68, compliance by one public procurement unit pursuant to agreement deemed compliance by others to agreement, and asked if the mutual would qualify under this statute to bid for the counties or request the broker to bid for the counties? Kent continued that this was a third recommendation by the LMC to annually bid the excess insurance through the mutual. Jerry Hess made a motion to accept the three recommendations by the LMC. Ken Brown seconded the motion. The motion passed unanimously.

Broker Report

Jess Hurtado reported that the renewal applications have been sent out to the member counties. Once the data is received it will be sent out to market for the renewal. Jess does not anticipate any change in rate for property and liability coverage.

Workers Compensation is a program that Jess is working on for the first of the year. All the applications, except one, have been received and he is in the process of going to market. A January 1, 1994, effective date is planned for that program. This would be a new line of business added to the existing entity.

A special events program is also being put together. A questionnaire was sent to the counties to get a historical perspective of what type of third-party special events they have had in their counties. A January 1, 1994, effective date is also planned for this program.

Jess introduced his new technical assistant, Keri Chappell, who is very experienced in property and casualty. The mutual welcomes Keri.

When the formation of the pool was set, it was mentioned to counties that if they had any short-rate cancellation from their carrier, the mutual would reimburse them the difference from a short-rate cancellation and a pro-rata cancellation. \$25,000 was set aside at the first year to go towards short rate cancellation. The money was never used and was dropped out of the budget the second year. Cache County approached the mutual with their cancellation. When the cancellation was reviewed, it was a short-rate cancellation. If we were to give Cache County the credit for the cancellation, Jess has estimated the cost to be approximately \$15,000. Cache County has not given the mutual a formal notice for the credit, therefore, the board agreed to table this discussion until next meeting when Sid Groll can be present.

Emery County has a special fire district that was taken out of the mutual and insured separately. The county requested that Jess give an estimate of the difference in the premium, for the district, with the mutual and separately. Emery County is now paying approximately \$35,000 for that fire district. If that amount is used as a basis and then calculated across the board or with a rating formula we may come up with an alternative amount that doesn't appear to be so high. The board agreed that some adjustment to Emery Counties premium should be made for taking the special district off. The board requested that Jess calculate exactly how much and recommend an amount to the board.

Consultant Report

Harry Bowes assignment, for this board meeting, was as follows:

1. **Contribution formula criteria.**
Harry recommended the loss ratio not be implemented due to the lack of data.
2. **Uintah Water Slide recommendations.**
Harry will add to Dave Nelson's report.

3. **Question on UDOT requirements of \$5,000,000 coverage on county trucks traveling out of state.**
Harry researched this issue and found no facts backing this question
4. **Claim regarding special district in Grand County.**
Harry will add to Doug Alexander's report.
5. **Recommendation for negotiating new contracts.**
Harry reported that in his research he found Aon to be an extremely stable market along with National Union who the mutual's coverage is through. Harry stated that he is sold on the dedicated claims unit and impressed by the work Jess has done. Harry's recommendation is that the board request that Aon and Rollins Hudig Hall (RHH) give their renewal estimate to the mutual as quickly as possible and preferably before October 1. If Aon and RHH are in line, then he suggests that the board seriously consider renewing those contract. If the contracts are not in line or not received in a timely manner, then the board may consider giving their 90 day notice exercising their options.
6. **Action plan for Workers Comp.**
Harry reviewed his written plan with the board (see attachment #2). Harry suggested that the board select an advisory board for this program.

Jess recommended, pursuant to discussion of the consultant report item five, that the board formally notify the TPA arm of Aon Insurance Management Services (AIMS) that the mutual would like their renewal figures no later that September 15 and the excess liability quotes for property and liability no later than October 1. This gives plenty of time to review your budget and get things done well in advance. Max Adams made a motion to accept Jess' recommendations to notify AIMS. Jerry Hess seconded the motion. The motion was passed unanimously.

Insurance Department Hearing on Surplus

Jerry Hess reported that the meeting with Blaine Wilcox, insurance commissioner, and Billy Lovelady, was very productive. The first item that came up was that the mutual should have in the bank, in a restricted fund, our contributed surplus. We have \$620,000, represented by notes from various counties. However, it was explained to the commissioner that a portion of the premium does go into the surplus. Jess added that we are the only pool, he knows of, that is required to carry surplus due to the Utah Insurance Code requirements that we run a pool like a mutual insurance company. However, because of the requirement, the insurance department has waived the \$2,400,000 requirement down to \$1,000,000, with the obligation that we meet half the difference in 18 months and reach the \$2,400,000 by three years. Right now we are at \$1,100,000, partly do to the conservative claim reserves. The insurance department would like our plan as to how we intend to accomplish the order by the department, when the mutual was started. We calculate that in five years we can begin paying back the notes. Brent added that our certificate did not include professional liability that we do intend to issue.

Jess explained to the board, that due to the set up of the financials, many of the expenses of the mutual are paid up front before the premium is earned. This makes the financials not look as good at the first of the year as they do at the end of the year. Jess then suggested that someone recommend that the payments, on the broker side and through Brent on the administrative side, be paid on a quarterly basis to make the financials look more realistic. Making these payments as premiums are earned instead of paying out, up front, on unearned premiums. Ken motioned that payments for the broker's fee and the administrative fee be broken out over a quarterly basis as it's earned. Max Adams seconded the motion. The motion passed unanimously.

Jail Standards

Brent explained, at the last board meeting, the mutual initially had set up a proposal and plan to write jail standards. After further discussion, the board requested that since these standards are going to be applicable to 29 counties that this project should be taken over by UAC. In a meeting later that day, the Association agreed to take it over and fund. UAC drafted a six month contract, from August 10, and is now waiting for the signed contract from Gary Deland.

Loss Prevention Report

Dave Nelson has met with 14 of the member counties for their risk review. Written recommendations have been made to the counties and copies of those recommendations have been sent to the board members. Dave has received good responses from the counties.

Defensive Driving Training is moving forward. The counties can set up the training with Randy Cooper of the Utah Safety Council.

A proposal was reviewed (see attachment #3) for the Land Use and Inverse Condemnation training seminar. The LMC recommended that this seminar be held in conjunction with the prosecution council training to maximize the number of attorneys to be included. The board agreed that Dave should set up this training seminar.

Dave passed out a memorandum regarding the Uintah Water Slide (see attachment #4).

Loss Summary Review

The board reviewed the monthly loss summary reports that are supplied to the member counties from AIMS each month. Brent noted that Civil Rights claims are starting to increase. Max stated that Uintah County has an excellent personnel policy and feels that education within the counties could help limit these Civil Rights claims. Max is willing to share Uintah County's personnel policy if any of the counties are interested.

PRIMA Mini Conference

Brent explained that there is money budgeted for board members to attend conferences such as this. A schedule was handed out (see attachment #5). The reactions to these conferences have always been positive. Board members can contact Brent for more information.

Jerry Hess motioned for the board to move into executive session to discuss the Litigation Committee Report and Claims Report. Ken Brown seconded the motion. The motion passed unanimously.

Max Adams motioned to adjourn executive session. Jerry Hess seconded the motion. The motion passed unanimously.

Inmate Medical Coverage

Brent explained that the packages from Acordia for Inmate Medical Coverage will be sent to the member counties. This product has been requested by the member counties. It is not endorsed by the mutual, Aon or UAC. The counties will contact Acordia directly for this coverage. The package will be sent to the insurance coordinator of each member county.

Officers and Directors

Brent reviewed a letter he received from the State explaining that there is a statute that requires an annual report to the commissioner showing all the direct and indirect remuneration for services, including retirement and other compensation benefits for the five most highly compensated officers, directors and employees. Brent's understanding was the mutual has no employees and wanted to verify this with the board. The board verified there are no employees, only a volunteer board of directors. Brent will respond in that aspect to the letter.

Other Business

Doug Alexander requested a recommendation on a potential Grand County Claim. The board recommended to notify Grand County that the coverage issue for the special district is being reviewed. Brent suggested that Dave Nelson, Loss Control Manager, should send a letter, advising the counties to review their list of special districts and make sure those districts qualify under the policy.

Schedule for Next Meeting

UACIM will hold their next board meeting on September 29, 1993, at 12:00 p.m. at the UAC Offices in Salt Lake City.

Members before the presentation. Dennis Ewing seconded the motion and the motion passed unanimously.

Litigation Committee Report

Doug Alexander and Kent Sundberg reported on the following claims:

801CAC927005.

801GRA937002. Dixie Thompson made a motion to settle the claim at \$14,100. Max Adams seconded the motion and the motion passed unanimously.

801IRO937003.

801SAJ927012.

801SAN937001.

801UTA927004.

801UIN937006. Dixie Thompson made a motion to authorize settlement in this case up to \$30,000. Max Adams seconded the motion and the motion passed unanimously.

Jail Standard

Brent Gardner has been working on setting up jail standards with the county sheriffs. The original plain was to do a Request for Proposal to make a selection who to contract with. The chairman of the sheriffs' committee contacted Brent Gardner and made known his concerns that nothing had been accomplished and that they do not want an RFP they would like us to select Gary Deland whom they would prefer to use. Brent Gardner recommended to the Board that we use Gary Deland so we can get going on this and determine what the cost is going to be for the standards. Dennis Ewing made a motion that UACIM negotiate with Gary Deland to obtain a proposal to write the jail standards and that those counties that are not members of the UACIM be asked to participate in the funding. The proposal will be addressed in the next Board meeting by Brent Gardner and Sid Groll. Sid Groll seconded the motion and the motion passed unanimously.

Furniture and Equipment

Brent Gardner recommended to the Board that there is adequate funding to purchase a conference table for the UAC offices. UAC does not have the budget for this purchase and the conference room is being used for the UACIM also. There is also a need for a PC to be used at Brent's home. Max Adams made a motion to authorize the UACIM administrator, to purchase a conference table for UAC offices, estimated cost of \$2200 and a personal computer, estimated cost of \$1600 to be used at home. Dennis Ewing seconded the motion and the motion passed unanimously.

Meeting was adjourned

UTAH ASSOCIATION OF COUNTIES

WORKER'S COMPENSATION MUTUAL
Time Line and Action Plan
1992-1993

STATUS	ACTION
	June, 1992
x	- preliminary discussions with the UAC and UACIM Boards
	November, 1992
x	- approval of feasibility study
	- Board approval to conduct a survey of members
	January, 1993
x	- surveys mailed to UAC member counties
	May, 1993
x	- follow-up on questionnaire
	July, 1993
x	- surveys completed
	August, 1993
o	- information compiled to go to market
o	- requested letter of authority on loss information
o	- contact Insurance Division for approvals
o	- deadline for application and copies of all policies and loss information (December 1, 1993)
o	- underwriting information prepared and released to reinsurer
	October, 1993
o	- selection of advisory board
o	- written proposals from broker and service providers
o	- advisory board meeting
o	- preliminary feasibility study and budgets prepared
o	- revised time-line and action plan
o	- selection of legal advisor
o	- preliminary review of regulatory requirements
o	- review of sample pool policy by legal advisor
o	- review of bylaws
o	- review of budget
o	- reinsurance quote to broker

November, 1993

- o - advisory board meeting
- o - approve budgets
- o - review of regulatory requirements
- o - release of application to prospective participants
- o - revised time-line and action plan
- o - workshop meeting all participating counties
(officials and staff)

December, 1993

- o - meeting with insurance division
- o - advisory board meeting
- o - contribution allocation approved by board
- o - brokerage agreements, administrators agreements,
service agreements approved by the Board
- o - review of prospective member list in order of
commitment
- o - comparison of coverage to existing policies by
individual county
- o - broker proposal to advisory board approved on final pool structure and prices
- o - final budget for all prospective participants
- o - proposals released to individual counties including financial, structure,
service and coverage comparisons
- o - resolution prepared for board adoption by county
- o - insurance department approval
- o - Individual counties adopt bylaws and resolution
- o - deadline for resolution
- o - invoices released
- o - binders released to member counties
- o - organizational meeting
- o - election of board

AUSTIN, PEIRCE & SMITH, P.C.

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Suite 205
Aspen, Colorado 81611

Ronald D. Austin
Frederick F. Peirce
Thomas Fenton Smith
Rhonda J. Bazil

Telephone (303) 925-2600
FAX (303) 925-4720

July 29, 1993

VIA FEDERAL EXPRESS

Mr. David Nelson
Utah Association of Counties
4021 South 700 East
Suite 180
Salt Lake City, Utah 84107

RE: Land Use Liability Seminar

Dear Mr. Nelson:

In response to your request for information regarding a seminar in Utah to members of the Utah Association of Counties, enclosed please find the following:

1. A copy of my personal resume;
2. Outline for a prior seminar on regulatory takings;
3. Copies of articles by me on the subject of regulatory takings which appeared in the Colorado Bar Association magazine, The Colorado Lawyer.

For this seminar I would prepare an outline and written materials for distribution that would be specifically targeted for this audience. Among with specific topics which I would discuss at the seminar are the following:

- Overview of United States Supreme Court decisions;
- Legal standard for regulatory takings;
- The nuisance exception;
- The ripeness doctrine;
- Identifying the relevant parcel;

AUSTIN, PEIRCE & SMITH, P.C.

Attorneys At Law

Mr. David Nelson

July 29, 1993

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- Section 1983 liability: procedural and substantive due process;
- Development exactions and impact fees;
- Environmental regulation;
- Preventive maintenance for local governments; and
- Defending the land use liability case.

As to costs and expenses, I would suggest that we negotiate an acceptable flat fee plus expenses in order to eliminate uncertainty on your part as well as mine. While my normal rate in Aspen is \$175.00 per hour, I would be willing to calculate a fee for the seminar based upon an hourly rate of \$125.00 per hour. Since the program, including travel time, will probably keep me out of the office for two days, I would propose to calculate a fee based upon fifteen hours of work, which would include all travel time as well as the seminar itself. This would result in a fee of approximately \$1,875.00. I would also request reimbursement for actual expenses.

Please give me a call when you have had a chance to review these materials so that we might discuss this matter further. I appreciate your interest.

Very truly yours,

AUSTIN, PEIRCE & SMITH, P.C.

By: 

Thomas Fenton Smith

TFS/smg

Enclosures

THOMAS FENTON SMITH
P.O. Box 587
Aspen, Colorado 81612

PROFESSIONAL
HISTORY

January 1992
to Present

AUSTIN, PEIRCE & SMITH
600 E. Hopkins Avenue, Suite 205
Aspen, CO 81611

October 1990
to
January 1992

THOMAS FENTON SMITH
320 West Main Street
Aspen, CO 81611

General practice, with emphasis in
litigation, local government, land use
and environmental law

October 1983
to
October 1990

PITKIN COUNTY ATTORNEY
Pitkin County, Colorado
530 East Main Street, Suite I
Aspen, CO 81611

Counsel to Pitkin County Board of
Commissioners and all departments of County
government, with emphasis in litigation, land
use and environmental law

July 1984
to
October 1987

COMMISSIONER
COLORADO WATER QUALITY CONTROL COMMISSION
Colorado Department of Health
4210 East 11th Avenue
Denver, CO 80220

Commission responsible for establishing State
policy and regulatory programs pursuant to the
Colorado Water Quality Control Act and the
Federal Clean Water Act

Thomas Fenton Smith
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August 1979
to
October 1983

FIRST ASSISTANT ATTORNEY GENERAL
STATE OF COLORADO
1525 Sherman Street
Denver, CO 80203

Chief of Environmental Unit from June, 1981;
counsel to Colorado Department of Health and
Department of Natural Resources; supervisor
of eight attorneys and three paralegals
responsible for all aspects of environmental
law for the State of Colorado; state and
federal court litigation

December 1977
to
August 1979
and
April 1975
to
May 1976

ASSISTANT ATTORNEY GENERAL
STATE OF DELAWARE
Tatnall Building
Dover, Delaware 19901

Counsel to Delaware Department of Natural
Resources and Environmental Control,
Divisions of Environmental Control, Fish and
Wildlife, Parks and Recreation, and Soil and
Water Conservation; state and federal court
litigation

January 1971
to
September 1971

ASSISTANT DEPUTY ADMINISTRATOR
STATE OF DELAWARE
820 N. French Street
Wilmington, Delaware 19801

Administrator of magistrate courts system

BAR
ADMISSIONS

State of Colorado (May, 1975)
State of Delaware (April, 1976)

PROFESSIONAL
ASSOCIATIONS

American Bar Association
Colorado Bar Association
Pitkin County Bar Association

EDUCATION

University of Colorado (J.D. 1974)
University of Notre Dame (B.A. English 1970)

Thomas Fenton Smith
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HONORS
AND
ACTIVITIES

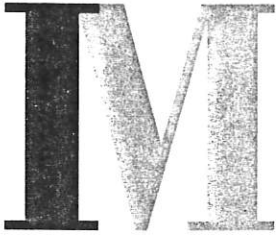
COLORADO ENVIRONMENT 2000 PROJECT
Governor's Citizens Advisory Committee
(1988 - 1990)

COLORADO COUNTY ATTORNEY'S ASSOCIATION
Board of Directors
(November 1987-October 1990)

COLORADO COUNTIES, INC.
Casualty and Property Pool
Litigation Management Committee
(July 1986 - October 1990)

GATES FOUNDATION FELLOWSHIP
Harvard University
Kennedy School of Government
Program for Senior Executives in
State and Local Government
(1986)

UNIVERSITY OF NOTRE DAME
SOPHOMORE YEAR ABROAD PROGRAM
Sophia University, Tokyo, Japan
(1967-1968)



UTAH ASSOCIATION
OF COUNTIES
INSURANCE MUTUAL

MEMORANDUM

DATE: August 11, 1993

TO: UACIM Board of Directors and Administrator

FROM: David L. Nelson, Loss Prevention Manager *Dave*

RE: Uintah County Water Slide

On August 10, 1993, I revisited the water slide in Naples, Utah which is operated by Uintah County. The purpose for this visit was to evaluate the status of previously made recommendations. I was very pleased to see that much work had gone into the completing of the recommendations and that all had been complied with to my satisfaction. The slide is still an inherent risk but one that can be accepted if maintained properly.

One additional recommendation was issued, that being, requiring groups, using the slide, to show evidence of liability insurance and naming Uintah County as an additional insured on the policy.

xc: Harry Bowes, Consultant
Jess Hurtado, Broker
Doug Alexander, Branch Manager

JOB DESCRIPTIONS



advertisement policy: There is a \$30 flat fee per ad per issue for risk management, public sector, intergovernmental pooling or related job descriptions. The editor reserves the right to edit advertisements per editorial guidelines. Please send typed job descriptions to Lisa A. Gidley at PRIMA by the 5th of the month.

Purchasing/Risk Manager. New Rochelle, N.Y. \$58,840 to start. Under general direction, resp. for the planning,

coordination and direction of the city's purchasing and risk management operations. Reqs. thorough knowledge of risk mgmt. and purchasing procedures, techniques and practices; BS/BA in related field; and five years' progressively responsible exp. Closing date: Aug. 31. Resumes to: City of New Rochelle Civil Services Dept., 515 North Ave., New Rochelle, NY 10801.

Risk Management Administrator. Savannah, Ga. \$36,774-\$43,622 plus bens. Reqs. master's degree from accredited college

or university in public admin., business admin., insurance, finance or related field; two years' increasingly responsible exp. in public risk mgmt., loss control, casualty insurance or safety engineering; substantial exp. in mgmt. systems analysis; and supervisory exp. Transcripts, valid driver license, background investigation and pre-employment drug screen required. Position open until filled. Apply to: City of Savannah Human Resources Dept., 132 E. Broughton St., Savannah, GA 31401. EOE.

PRIMA NEWS

Mini Conferences Take Shape



This fall will see the debut of PRIMA's regional mini conferences, each of which offers members a concentrated, economical version of PRIMA's annual conference last May in Cincinnati.

PRIMA has just confirmed the dates for the Western Mini Conference, which is Sept. 19-21 at the Olympia Park Hotel in Park City, Utah. The Eastern Mini Conference is Oct. 10-12 at the Sheraton World Resort in Orlando, Fla. Each site was selected to complement the Cincinnati conference. The Eastern Mini Conference will be followed by the Fall Pool Trustees Seminar Oct. 13-15, which will also be held at the Sheraton World Resort.

Each mini conference presents the most popular and well-received sessions and speakers from the annual conference. Mini conference sessions cover the following topics: proactive risk management for police, crisis management and post-disaster loss control, workers' compensation costs containment, litigation management, risk financing, safety incentive programs, fleet risk management, communicating risk management program performance, risk management programs with high cost/benefit ratios and the Americans with Disabilities Act

and workers' compensation. Each mini conference will also feature sessions presented by local chapters and geared toward regional risk management issues.

Registration for each mini conference is \$225 for members and \$325 for non-members. Watch your mail for more information, or call Lynne Armstrong at (703) 528-7701 to learn more.

Staff News At PRIMA

PRIMA welcomes four new staff members. Meredith De Kalb, a social sciences graduate from Colorado State University, is PRIMA's new receptionist. Dana L. Jones, a finance graduate from Frostburg University in Frostburg, Md., is the new staff associate of finance and administration. Colleen A. Manigan, a magazine journalism graduate of Syracuse University, is the new editorial assistant. Vickie Sovereign, a philosophy graduate of the University of Iowa, serves as a PRIMA staff associate.

Pooling Retreat Almost Full

You can still squeeze into the Pooling Section's annual Administrators Retreat, Aug. 4-6 in Stevenson, Wash. Sessions topics include exploring new paradigms, reasons for pooling, financial equity and membership disputes. For more information contact Richard Wong at (703) 528-7701.

RESOURCES

The Society of Chartered Property and Casualty Underwriters (CPCU) will explore the elements and ramifications of OSHA's standard for process safety management of highly hazardous chemicals in "OSHA Process Safety Standards: A Proactive Approach to Risk Control," a half-day symposium sponsored by CPCU and the Loss Control Section on Sept. 21 in Schaumburg, Ill. The symposium will discuss the standard's significance to industry, the agency's role in adhering to the standard, the tools used to comply with the standard and the historical evolution of the standard. Registration is \$70 for Society of CPCU section members, \$95 for non-section members and \$115 for non-members. For more information contact Brenda Longacre at the Society of CPCU, (215) 251-2774.

The Industrial Fire and Emergency Management Training Association (IFEMTA) is sponsoring an educational conference Sept. 20-23 in King of Prussia, Pa. Session topics include risk management and insurance, industry fire equipment and apparatus, utility fire protection, workplace safety and health, hazardous-materials training, sprinkler systems and more. For more information contact IFEMTA, P.O. Box 196, Ashland, Mass. 01721, or call (800) 435-0005.

PRIMA's Pool Trustees Seminar

Oct. 13-15, 1993

Orlando, Fla.

Over the years, PRIMA's Pooling Section has successfully brought together pool trustees, directors and administrators from all over the country for three days of trustee training. The seminar, designed to familiarize pooling professionals with the basics of the business, also tackles ground-breaking issues concerning pool operations. This careful blend of pooling fundamentals and discussion of current trends is essential for all trustees and directors to effectively guide their pools through the fluctuating world of pooling.

The Pooling Essentials program, which "gets back to the basics" of pooling, will be presented on Wednesday, Oct. 13, 1993. The Contemporary Pooling Issues program, which begins on Thursday, Oct. 14, 1993, will tackle some of the hottest issues of the '90s and beyond.

Registration

Cost for the Fall Pool Trustees Seminar is \$250 for the first registrant from a pool that is a member of PRIMA's Pooling Section and \$200 for additional attendees from member pools. Registration is \$375 for attendees who are not members of the Pooling Section. The registration fee includes seminar tuition and all materials, breakfasts, lunches, Thursday reception and afternoon at Church Street Station.

Refund requests must be made in writing and mailed or faxed to PRIMA's office. Cancellations received by Oct. 1, 1993, will receive full reimbursement. Cancellations received after that date will be subject to a \$100 administrative fee. Refunds will not be issued for requests made after the seminar begins. Please allow 30 days for refunds.

For the first time, PRIMA will offer a mini conference, Oct 10-12, 1993, during the three days prior to the Trustees Seminar. Those attending both the mini conference and the seminar will save \$50 off total registration fee. Separate registration forms for the mini conference have been sent to all PRIMA members.

Hotel Accommodations

The Fall Pool Trustees Seminar and mini conference will be held at the Sheraton World Resort. PRIMA has reserved a block of rooms for a special group rate of \$89 per night for single or double occupancy, plus 10 percent sales tax. These rates are in effect for three days before and three days after the seminar. The block will be held until Sept. 10, 1993. All reservations received after that date are subject to availability at

regular rates. First night's room and tax deposit can be paid by check, money order, or credit card. To make reservations, complete the enclosed form and send it directly to the Sheraton World Resort or call the hotel at (800) 327-0363.

The Sheraton World Resort, located 15 minutes from the airport, is convenient to Walt Disney World, Sea World and Universal Studios.

Transportation

PRIMA is working in conjunction with EWA Business Travel Centers and American Airlines to provide discounted fares to Orlando International Airport. To reserve and purchase your airline ticket, call EWA at (800) 368-4055 and identify yourself as an attendee of the PRIMA Pooling Section Fall Trustees Seminar.

Orlando

The magic of Orlando began long before the birth of the first theme park, when it was a small, rural town with year-round sunshine and acres of luscious citrus groves. Today, Orlando is known as the vacation capital of the world offering famous attractions such as Walt Disney World, Epcot Center, Sea World, Universal Studios and Disney-MGM Studios.

From sushi to steak, pasta to grits, Orlando's restaurants and resorts pride themselves on being among the most diverse in the country. And the fun continues after dark, at places such as Church Street Station, in historic downtown, and Pleasure Island, the host of a New Year's Eve party every night.

Come experience the magic of Orlando with us.

W

ednesday, Oct. 13, 1993

Pooling Essentials

8:00-9:00 a.m.

Registration and Continental Breakfast

9:00-10:30 a.m.

Let's get back to basics.

Return to the origin of pooling by sorting through the nuts and bolts of the industry from a "non-traditional" viewpoint. Special emphasis will be placed on leadership issues and expectations. Through active participation, you will determine just how you wound up in the pooling profession and what your role is as a trustee of a pool. A ~~fresh~~ team of presenters encourages group information sharing and exercises addressing traditional, contemporary and prospective issues. The session will offer the opportunity to both learn and share what you know.

10:30-10:45 a.m.

Refreshment Break

10:45 a.m.-noon

Pooling Essentials (continued)

noon-1:15 p.m.

Lunch

1:15-2:24 p.m.

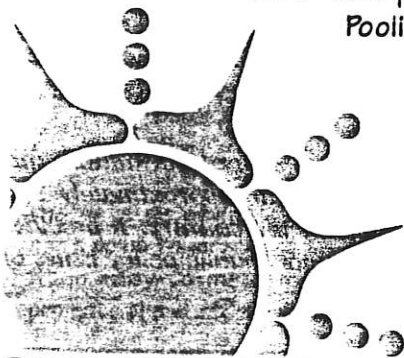
Pooling Essentials (continued)

2:45-3:00 p.m.

Refreshment Break

3:00-4:30 p.m.

Pooling Essentials
(continued)



T

hursday, Oct. 14, 1993

Contemporary Pooling Issues

8:30-9:00 a.m.

Registration and Continental Breakfast

8:30-9:00 a.m.

Welcome

9:00-10:15 a.m.

Beyond Safety Inspections

Most pools provide some type of risk control program to help their members prevent and limit losses. This session looks at innovative approaches that some pools have taken to complement traditional programs such as safety inspections and employee training. Some of the programs addressed include premium modification and premium credits, grants, specialized training for public officials, and the use of dividends to purchase loss control programs. These and many more ideas can help your pool prevent losses from happening to your members.

10:15-10:30 a.m.

Refreshment Break

10:30 a.m.-noon

15 Questions to Ask Your Actuary

Do you know how to read an actuarial report? More importantly, do you understand what it says and how it relates to your financial statements? This session helps you bridge the gap between actuarial studies and financial reports to develop a comfort level with your pool's financial management. It will examine what actuaries do and how you can work with them most effectively by asking the right questions. For example, what ratios can give you a realistic idea of your financial situation? How can you tell if your reserves are adequate? How can you tell if you have a good report to work with? You will find out what questions to ask your actuary—and what the answers mean.

noon-1:15 p.m.

Lunch

1:15-2:45 p.m.

Trustee Information Exchange

As attendees of the trustees seminars, you most always have provocative and challenging questions. Unfortunately, the best ones always seem to come to mind hours after a presentation ends. This session gives you a chance to ask questions or discuss issues you may not have had a chance to bring up during the rest of the seminar.

2:45-3:00 p.m.

Refreshment Break

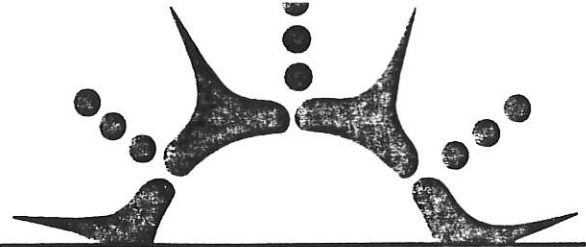
3:00-4:30

Compensating Staff to Benefit Your Pool

It is your responsibility as a trustee or director to provide your pool with a top-notch, competent staff. One of the best ways to do this is to make sure the staff has a fair and competitive compensation structure. This may not be as easy as it sounds. Pools provide risk financing coverage, so they are similar to insurance companies, yet many are considered public entities. So should compensation be competitive with insurance companies or public entities? If a pool is sponsored by another organization, how should pool's staff compensation relate to the sponsoring organization's compensation structure? Further, staff compensation is limited by the chief executive's compensation, which is directly controlled by the board. If an inappropriate ceiling is placed on staff compensation packages, will it ultimately limit the quality of staff your pool can afford to employ? Is there danger that your pool could lose qualified, but underpaid staff members? In the long run, will financial constraints on staff compensation prevent the pool from accomplishing it's goals? In addition to these issues, current compensation levels will be discussed using the Pooling Section's staff compensation survey.

6:00-7:30

Reception



Friday, Oct. 15, 1993

Contemporary Pooling Issues

8:00-9:00 a.m.

Registration and Continental Breakfast

9:00-noon

The Prognosis for Health Pools

Regardless of whether your pool currently provides health-care coverage, this session provides invaluable information for you about the hottest topic of the '90s. A panel of health-care experts, including some who are involved with the Clinton plan, will address topics such as state health reform, basic benefits plan design, taxes and funding, and workers' compensation medical benefits. This session will also explore the effects that various health-care reform measures will have on pooling.

noon-5:00 p.m.

Final Call

Last stop - Church Street Station! Nestled in historic downtown Orlando, this century-old depot has been painstakingly restored into an exquisite dining and entertainment complex.

Lili Marlene, everyone's sweetheart during World War I, in song and story, invites you to spend the afternoon dining in her private parlor room. Decorated in stained glass, burnished brass railings and copper gas lanterns, this aviator's pub and restaurant offers the perfect atmosphere to relax and chat with other pooling professionals while enjoying live entertainment.

After lunch, take the opportunity to stroll through the many quaint shops or stop in at one of the rip 'roarin' saloons and catch an evening show.

About PRIMA's Pooling Section

PRIMA's Pooling Section was created in 1983 as a forum for pool officials to share information and expertise and to provide assistance to intergovernmental pools. The Section, with approximately 170 members is the largest national organization of intergovernmental pools in the country. It provides training for both trustees and administrators, prepares publications and monitors public policy issues of concern to pools.

PRIMA Takes the Show on the Road

You say you didn't get a chance to attend PRIMA's 1993 conference? Or perhaps you attended the conference but weren't able to attend the sessions that interested you. Well don't despair; here's the opportunity you've been waiting for...

PRIMA's Eastern Mini Conference



Let the side show begin. . .

PRIMA has taken the best of the 1993 conference, "Walking the Tightrope"--best sessions, best speakers, best handouts--and organized a mini conference. This inexpensive mini conference--offered in conjunction with the pool trustees seminar--lets everyone learn how to balance those risks in public entity risk management.

The mini conference kicks off with a reception Sunday night, Oct. 10, offering a chance to meet and network with other attendees. Concurrent sessions begin Monday morning, Oct. 11, and run through Tuesday at noon, Oct. 12.

The pool trustees seminar picks up where the conference leaves off, beginning Wednesday morning, Oct. 13. So why not make the most of it and plan to join PRIMA and the Pooling Section in sunny Orlando for an entire week of risk management training.

Monday

9-10:15 a.m. Concurrent Sessions

•**Fleet Risk Management**--Public buses, police cars, public works vehicles, fire trucks. The list of vehicles owned by and used in public entity goes on and on, and everyone of these vehicles can be an accident waiting to happen.

•**Navigating Risk Financing**--You've got a firm handle on the risk control portion of your program, but when it comes to risk financing and all the different options, your eyes tend to glaze over. Learn how all the pieces of the risk financing puzzle fit together.

10:30-11:45 a.m. Concurrent Sessions

•**Litigation Management**--When it comes to your litigation management team, are you just along for the ride? Understanding the litigation management process and taking a dynamic stance can minimize costs and maximize fair outcomes.

•*Special topic presented by local chapters.*

Noon-1:15 p.m.-Lunch

1:30-2:45 p.m. Concurrent Sessions

•**Workers Compensation Cost Containment**--In rapid-fire successions, learn 20 cost-containment techniques for workers' compensation. You'll discover what works and how to implement it in your entity.

•**Communicating Risk Management Program Performance**--Results, numbers and proof! These are the ways we evaluate performance. Risk managers can't point to increased sales, nor do their programs fit in easy-to-measure categories. How can you promote the success of your program to your boss?

3-4:15 p.m. Concurrent Sessions

•**Crisis Management/Post-Disaster Loss Control**--The hurricane has finally blown over or the fire has been put out. Now you need to focus on controlling losses after the fact. Learn methods of post-disaster cleanup and special service delivery by examining actual examples of natural and man-made disasters

•**Risk Management Programs with High Cost-Benefit Ratios**--The greatest risk management program in the world won't get off the ground if you can't convince your boss of its value. Using simple cost-benefit ratios will help you do just that.

Tuesday

9-10:15 a.m. Concurrent Sessions

•**Proactive Risk Management for Police**--Police activities and performance are subject to increased scrutiny by the public, which must stand as a warning for risk managers to develop more realistic and effective relationships between risk managers and police departments.

•**Safety Incentive Programs on a Shoestring**--Safety incentive programs don't have to cost an arm and a leg. With a little creativity and ingenuity, you, too can develop a top-notch program on a minimalist budget.

10:30-11:45 a.m. Concurrent Sessions

•**ADA and Workers' Compensation**--Since the passage of the Americans with Disabilities Act (ADA), one rarely hears ADA mentioned without workers' compensation discussed in the next breath. What impact will ADA have on workers' compensation anyway?

•*Special topic presented by local chapters.*



UTAH ASSOCIATION
OF COUNTIES
INSURANCE MUTUAL

**UAC INSURANCE MUTUAL
MINUTES, BOARD OF DIRECTORS
EXECUTIVE SESSION**

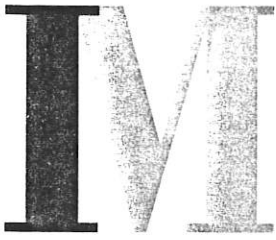
August 12, 1993, 2:00 p.m.
UAC Office, S.L.C., Utah

Members Present: Gary Herbert, Utah County Commissioner
Gerald Hess, Davis County Deputy Attorney
Max Adams, Uintah County Commissioner
Ken Brown, Rich County Commissioner

Members Absent Dixie Thompson, Emery County Commissioner
Dennis Ewing, Tooele County Clerk
Sid Groll, Cache County Sheriff
Gary Sullivan, Beaver County Commissioner
Ty Lewis, San Juan County Commissioner

Others Present: Brent Gardner, UACIM Administrator
Jess Hurtado, AIM Vice President
Harry Bowes, UACIM Consultant
Dave Nelson, UACIM Loss Control Manager
Doug Alexander, AIM Branch Manager
Kent Sundberg, Utah County Deputy Attorney
Keri Chappell, AIM Technical Assistant
Sonya White, UACIM Secretary

Executive session was held to discuss the Litigation Committee and Claims Report.



UTAH ASSOCIATION
OF COUNTIES
INSURANCE MUTUAL

UAC INSURANCE MUTUAL BOARD OF DIRECTORS MEETING

Thursday, August 12, 1993, 12:00 Noon

**Utah Association of Counties Offices
4021 South 700 East, Suite 180
Salt Lake City, Utah**

AGENDA

- 1. Luncheon**
- 2. Call to Order**
- 3. Review of June 11, 1993 Minutes**
- 4. Rating Committee Report**
- 5. Annual Bidding of Insurance**
- 6. Broker Report**
- 7. Consultant Report**
- 8. Insurance Dept. Hearing on Surplus**
- 9. Jail Standards**
- 10. Litigation Committee & Claims Report**
- 11. Loss Prevention Report**
- 12. Loss Summary Review**
- 13. PRIMA Western Mini Conference**
- 14. Schedule for Next Meeting**

